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2. (amended) A modular deck panel apparatus according to claim 1, wherein the first planar element is either a natural stone product or a cement-based product.

3. (amended) A modular deck panel apparatus according to claim 1, wherein the second planar element is a fiberglass composite structure.

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4. (amended) A modular deck panel apparatus for a deck structure including a plurality of horizontal joist elements, said modular deck panel apparatus comprising:

a plurality of modular panels, each having a first substantially planar element being relatively inflexible and of a material selected from among the group including: stone, mineral, tile, and concrete product; and

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a second substantially planar element of a material different than the first planar element, said second planar element being disposed beneath the first planar element and coupled thereto, said second planar element having a predetermined total area, said second planar element supporting the deck panel upon the deck structure at a panel support area, said panel support area being substantially smaller than the predetermined total area; and

a plurality of elongated members, at least some of the plurality of elongated members ~~being secured to a series of horizontal joist elements to restrain the plurality of modular panels.~~

5. (amended) A modular deck panel apparatus of claim 4 wherein the first planar element is adhesively secured to the second planar element.

6. (amended) A modular deck panel apparatus of claim 4 wherein the second planar element is of a composite material.

7. (amended) A modular deck panel apparatus of claim 4 wherein the panel support area is proximate to a periphery of the deck panel.

8. (amended) A modular deck panel apparatus of claim 4 wherein the panel support area is proximate to a pair of opposed edges of the deck panel.

9. (amended) A modular deck panel apparatus of claim 4 wherein the first planar element and second planar element are equivalent in size.

10. (amended) A modular deck panel apparatus of claim 4 wherein the first planar element and second planar element are generally square in shape.

11. (amended) A modular deck panel apparatus of claim 4 wherein panel support areas cooperate with portions of the horizontal joist elements of the deck structure.

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12. (amended) A deck structure comprising:

a deck frame including a series of joists arranged at a generally uniform spacing; and
a plurality of modular panels secured to said deck frame by a plurality of elongated members, at least some of said plurality of elongated members being secured to a series of joists, each panel being of a composite layered construction including a top side and a bottom side, each panel including a first layer element defining the top side and of a material providing substantial compressive strength and limited tensile strength, each panel further including a second layer element defining the bottom side and coupled to the first layer element, said second layer element of a material providing substantial tensile strength.

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13. (amended) A building product for flooring an area of substructure, said building product comprising:

a plurality of modular panels [arranged in abutting relationship overlying and] secured to the substructure by a plurality of elongated members, at least some of the elongated members being secured across a series of joists, each panel being of a composite layered construction including a top side and a bottom side, each panel including a first layer element defining the top side and of a material providing substantial compressive strength and limited tensile strength, each panel further including a second layer element defining the bottom side and coupled to the ~~first layer element, said second layer element of a material providing substantial tensile strength.~~

14. (amended) A building product according to claim 13 wherein the substructure is defined by a deck structure and includes a plurality of spaced joists, and wherein the plurality of modular panels are secured by the plurality of elongated members to the spaced joists.

B3 15. (amended) A building product according to claim 14 wherein the panels are arranged longitudinally such that they abut over said joists.

B4 18. (new) A building product according to claim 13 wherein the plurality of elongated members are secured in a grid-like manner to the substructure to restrain the modular panels.

19. (new) A modular deck panel apparatus according to claim 1, wherein the plurality of elongated members are secured in a grid-like manner to the underlying joist elements to restrain the plurality of modular panels.
